

RECEIVED
CENTRAL FAX CENTER



NOV 03 2003

Pitney Bowes Inc.

Memorandum**OFFICIAL**

To: Examiner Steven R. Wasylchak
 Group Art Unit: 3624
 Fax No.: 1-703-872-9326

From: Steven J. Shapiro
 cc: C. Frederickson

Date: November 3, 2003

Subject: Serial No.: 09/474,492

Pages: 14 (including this cover)

Steven J. Shapiro
Assistant Deputy General Counsel
 Intellectual Property & Technology
 Law
 35 Waterview Drive
 P.O. Box 3000
 Shelton, Connecticut 06484-8000
 203-924-3880
 203-924-3919 Fax
steve.shapiro@pb.com

Re: U.S. Patent Application Serial No.: 09/474,492
Our Docket #E-974

Enclosed please find the Amendment Transmittal Letter and the Amendment in response to the August 1, 2003, Office Action in the above referenced application.

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted *via facsimile* to:

Patent and Trademark Office
 Attention: Examiner Steven R. Wasylchak, Group Art Unit: 3624
 Facsimile No. (703) 872-9326

1. Amendment Transmittal Letter (2 pages)
2. Amendment in response to August 1, 2003 Office Action (11 pages);

On November 3, 2003
 Date of Transmission

Steven J. Shapiro
 Name of Registered Rep.
 Reg. No.: 35,677

Signature

November 3, 2003
 Date

RECEIVED
CENTRAL FAX CENTER

NOV 03 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**OFFICIAL**

In re patent application of:

) Date: November 3, 2003

Thomas J. Foth et al.

) Attorney Docket No.: E-974

Serial No.: 09/474,492

) Customer No.: 00919

Filed: December 29, 1999

) Group Art Unit: 3624

Confirmation No.: 2311

) Examiner: Steven R. Wasylchak

Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
REFUNDS IN AN ONLINE PAYMENT SYSTEMAMENDMENT TRANSMITTAL LETTER

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

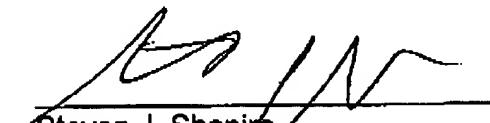
Transmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.

	Claims Remaining After Amendment	-	Highest Number Previously Paid For	=	Number of Extra Claims Present	X	Rate	=	Additional Fee
Total Claims	24	-	24	=	0	X	\$18.00	=	0.00
Independent Claims	4	-	4	=	0	X	\$86.00	=	0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT									0.00

No additional fee is required.

- 2 -

Please charge any additional fees or credit overpayment to Deposit Account Number
16-1885.



Steven J. Shapiro
Reg. No. 35,677
Attorney of Record
Telephone (203) 924-3880

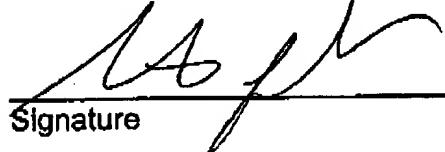
PITNEY BOWES INC.
Intellectual Property and
Technology Law Department
35 Waterview Drive
P.O. Box 3000
Shelton, CT 06484-8000

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted **via facsimile** to:

Patent and Trademark Office
Attention: Examiner Steven R. Wasylchak, Group Art Unit: 3624
Facsimile No. (703) 872-9326

November 3, 2003
Date of Transmission


Signature

Steven J. Shapiro
Name of Registered Rep.
Reg. No.: 35,677

November 3, 2003
Date